

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA**

IN THE MATTER OF:	)	No. B-09-82215 C-13D
Joyce A. Bowman	)	
	)	
	)	
Debtor(s)	)	

**ORDER GRANTING MOTION TO AUTHORIZE DEBTOR  
TO ENTER INTO A LOAN MODIFICATION**

On March 15, 2011, a hearing was held on Motion by the Debtor for authorization to enter into a loan modification on an outstanding first mortgage on the property known as 1 Syracuse Place, Durham, NC ("the real property") with BAC Home Loans, Servicing ("BAC"). At the hearing, Koury Hicks, Esq. appeared on behalf of the Debtor; Richard M. Hutson II, Standing Trustee appeared; and, no other party appeared or objected to the Debtor's Motion. The Court, after considering the Motion in this case and having heard and considered the statements of counsel and the Trustee, finds that the Motion should be allowed; therefore, it is ORDERED:

1. The Motion of the Debtor for authorization to enter into a loan modification is granted.
2. The Debtor is authorized to obtain the loan modification from BAC pursuant to the terms as outlined in the Motion, and the Debtor is further authorized to execute any and all documents necessary to consummate the loan modification with BAC.
3. The payments to BAC shall continue to be paid through disbursements by the Trustee and pursuant to the approved modification, the Trustee shall disburse \$356.86 per month commencing with the next scheduled monthly disbursement following the entry of this Order.
4. Any previously allowed arrearage claim in favor of BAC is capitalized within the new principal balance and is therefore disallowed and no further disbursements will be made on the arrearage claim.
5. John T. Orcutt, Esq. is allowed the presumptive fee of \$450.00 for services rendered in the filing of this Motion which shall be paid through the Debtors' plan.

**PARTIES TO BE SERVED**

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**ALL PARTIES OF RECORD AS OF THE DATE OF THE ORDER SHALL BE  
SERVED BY THE BANKRUPTCY NOTICING CENTER**